

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: ELAINE M. OSTRICK                      §              Case No. 06-70971  
   §  
   §  
Debtors     §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/08/2006.
- 2) The plan was confirmed on 08/07/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/28/2008.
- 5) The case was completed on 10/09/2009.
- 6) Number of months from filing or conversion to last payment: 40.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,730.00.
- 10) Amount of unsecured claims discharged without full payment: \$4,741.10.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 7,329.71	
Less amount refunded to debtor	\$ 129.71	
<b>NET RECEIPTS</b>		<b>\$ 7,200.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 483.77	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 1,983.77</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY JACQUELINE	Lgl	1,500.00	1,500.00	1,500.00	1,500.00	0.00
TRIAD FINANCIAL CORPORATION	Sec	3,000.00	4,736.29	3,000.00	3,000.00	166.75
TRIAD FINANCIAL CORPORATION	Uns	1,000.00	0.00	1,736.29	1,043.37	0.00
ALLIANCE ONE	Uns	0.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICE	Uns	1,019.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	854.00	894.93	894.93	537.78	0.00
CAPITAL ONE BANK (USA) NA	Uns	347.00	407.55	407.55	244.90	0.00
CENTER STREET MEDICAL	Uns	108.00	NA	NA	0.00	0.00
CHASE	Uns	0.00	NA	NA	0.00	0.00
CONSUMER CREDIT COUNSELING	Uns	0.00	NA	NA	0.00	0.00
DIAL AMERICA MARKETING, INC.	Uns	56.00	NA	NA	0.00	0.00
DR. TOM BAUBLY	Uns	320.00	NA	NA	0.00	0.00
EQUIFAX	Uns	0.00	NA	NA	0.00	0.00
EXPERIAN	Uns	0.00	NA	NA	0.00	0.00
FAST CASH	Uns	305.00	NA	NA	0.00	0.00
FMS INC.	Uns	0.00	NA	NA	0.00	0.00
GC SERVICES LIMITED	Uns	0.00	NA	NA	0.00	0.00
PRIMARY FINANCIAL SERVICES	Uns	355.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PROVIDIAN	Uns	0.00	NA	NA	0.00	0.00
RAYMOND V. JANEVICIUS, M.D.	Uns	60.00	NA	NA	0.00	0.00
SHORT TERM LOANS, LLC	Uns	300.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK fka	Uns	231.00	231.81	231.81	139.30	0.00
THE CASH STORE	Uns	832.00	NA	NA	0.00	0.00
WORLD ACCEPTANCE	Uns	100.00	140.00	140.00	84.13	0.00
TRANSUNION	Uns	0.00	NA	NA	0.00	0.00
TRS RECOVERY SERVICES	Uns	25.00	NA	NA	0.00	0.00
CLERK OF U.S. BANKRUPTCY	Adm	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 3,000.00	\$ 3,000.00	\$ 166.75
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 3,000.00</b>	<b>\$ 3,000.00</b>	<b>\$ 166.75</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 3,410.58</b>	<b>\$ 2,049.48</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 1,983.77	
Disbursements to Creditors	\$ 5,216.23	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 7,200.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/29/2009

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.